



2018

Insolvency Statistics in Canada

Fourth Quarter of 2018

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Glossary

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50% or more of total liabilities as a result of operating a business.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For more information, go to:
<http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm>.

Consumer: An individual with more than 50% of total liabilities related to consumer goods and services.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For more information, go to:
<http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm>.

North American Industry Classification System (NAICS): System that classifies economic units that have similar production processes in the same industry. This is a supply-based or production-oriented economic concept.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Newfoundland and Labrador	707	679	658	4.1	7.4	2,826	2,515	12.4
Bankruptcies	343	359	356	-4.5	-3.7	1,396	1,390	0.4
Proposals	364	320	302	13.8	20.5	1,430	1,125	27.1
Prince Edward Island	189	165	169	14.5	11.8	735	685	7.3
Bankruptcies	103	93	90	10.8	14.4	429	397	8.1
Proposals	86	72	79	19.4	8.9	306	288	6.3
Nova Scotia	1,393	1,379	1,332	1.0	4.6	5,642	5,773	-2.3
Bankruptcies	852	886	853	-3.8	-0.1	3,516	3,850	-8.7
Proposals	541	493	479	9.7	12.9	2,126	1,923	10.6
New Brunswick	1,185	1,199	1,104	-1.2	7.3	4,517	4,418	2.2
Bankruptcies	599	616	582	-2.8	2.9	2,294	2,500	-8.2
Proposals	586	583	522	0.5	12.3	2,223	1,918	15.9
Quebec	10,948	10,473	10,861	4.5	0.8	43,831	43,731	0.2
Bankruptcies	5,650	5,523	5,874	2.3	-3.8	22,767	24,210	-6.0
Proposals	5,298	4,950	4,987	7.0	6.2	21,064	19,521	7.9
Ontario	10,229	9,622	9,480	6.3	7.9	39,793	39,045	1.9
Bankruptcies	3,764	3,744	3,881	0.5	-3.0	15,348	15,968	-3.9
Proposals	6,465	5,878	5,599	10.0	15.5	24,445	23,077	5.9
Manitoba	794	685	713	15.9	11.4	2,852	2,643	7.9
Bankruptcies	382	333	403	14.7	-5.2	1,390	1,408	-1.3
Proposals	412	352	310	17.0	32.9	1,462	1,235	18.4
Saskatchewan	901	927	818	-2.8	10.1	3,498	3,258	7.4
Bankruptcies	346	364	383	-4.9	-9.7	1,339	1,472	-9.0
Proposals	555	563	435	-1.4	27.6	2,159	1,786	20.9
Alberta	3,848	3,566	3,334	7.9	15.4	14,761	13,481	9.5
Bankruptcies	1,279	1,238	1,238	3.3	3.3	5,087	5,139	-1.0
Proposals	2,569	2,328	2,096	10.4	22.6	9,674	8,342	16.0
British Columbia	2,629	2,421	2,446	8.6	7.5	10,275	10,136	1.4
Bankruptcies	966	992	958	-2.6	0.8	4,147	4,263	-2.7
Proposals	1,663	1,429	1,488	16.4	11.8	6,128	5,873	4.3
Northwest Territories	11	18	30	-38.9	-63.3	78	81	-3.7
Bankruptcies	8	10	21	-20.0	-61.9	42	52	-19.2
Proposals	3	8	9	-62.5	-66.7	36	29	24.1
Yukon	12	4	13	200.0	-7.7	35	37	-5.4
Bankruptcies	5	0	5	n/a	0.0	13	18	-27.8
Proposals	7	4	8	75.0	-12.5	22	19	15.8
Nunavut	0	1	4	-100.0	-100.0	3	4	-25.0
Bankruptcies	0	0	2	n/a	-100.0	0	2	-100.0
Proposals	0	1	2	-100.0	-100.0	3	2	50.0
Canada	32,846	31,139	30,962	5.5	6.1	128,846	125,807	2.4
Bankruptcies	14,297	14,158	14,646	1.0	-2.4	57,768	60,669	-4.8
Proposals	18,549	16,981	16,316	9.2	13.7	71,078	65,138	9.1

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Newfoundland and Labrador	697	672	648	3.7	7.6	2,802	2,479	13.0
Bankruptcies	336	353	351	-4.8	-4.3	1,376	1,367	0.7
Proposals	361	319	297	13.2	21.5	1,426	1,112	28.2
Prince Edward Island	189	163	169	16.0	11.8	731	673	8.6
Bankruptcies	103	92	90	12.0	14.4	426	387	10.1
Proposals	86	71	79	21.1	8.9	305	286	6.6
Nova Scotia	1,385	1,363	1,322	1.6	4.8	5,595	5,724	-2.3
Bankruptcies	845	877	845	-3.6	0.0	3,483	3,807	-8.5
Proposals	540	486	477	11.1	13.2	2,112	1,917	10.2
New Brunswick	1,176	1,191	1,084	-1.3	8.5	4,480	4,361	2.7
Bankruptcies	592	611	571	-3.1	3.7	2,262	2,457	-7.9
Proposals	584	580	513	0.7	13.8	2,218	1,904	16.5
Quebec	10,399	9,998	10,330	4.0	0.7	41,736	41,670	0.2
Bankruptcies	5,226	5,163	5,473	1.2	-4.5	21,188	22,647	-6.4
Proposals	5,173	4,835	4,857	7.0	6.5	20,548	19,023	8.0
Ontario	9,976	9,407	9,251	6.0	7.8	38,856	38,167	1.8
Bankruptcies	3,587	3,590	3,721	-0.1	-3.6	14,660	15,336	-4.4
Proposals	6,389	5,817	5,530	9.8	15.5	24,196	22,831	6.0
Manitoba	789	676	703	16.7	12.2	2,824	2,604	8.4
Bankruptcies	377	325	395	16.0	-4.6	1,364	1,375	-0.8
Proposals	412	351	308	17.4	33.8	1,460	1,229	18.8
Saskatchewan	873	906	775	-3.6	12.6	3,399	3,122	8.9
Bankruptcies	328	354	347	-7.3	-5.5	1,280	1,368	-6.4
Proposals	545	552	428	-1.3	27.3	2,119	1,754	20.8
Alberta	3,792	3,514	3,282	7.9	15.5	14,555	13,286	9.6
Bankruptcies	1,229	1,198	1,203	2.6	2.2	4,925	5,008	-1.7
Proposals	2,563	2,316	2,079	10.7	23.3	9,630	8,278	16.3
British Columbia	2,601	2,400	2,414	8.4	7.7	10,172	9,991	1.8
Bankruptcies	949	976	938	-2.8	1.2	4,072	4,146	-1.8
Proposals	1,652	1,424	1,476	16.0	11.9	6,100	5,845	4.4
Northwest Territories	11	18	30	-38.9	-63.3	78	80	-2.5
Bankruptcies	8	10	21	-20.0	-61.9	42	51	-17.6
Proposals	3	8	9	-62.5	-66.7	36	29	24.1
Yukon	12	4	13	200.0	-7.7	35	37	-5.4
Bankruptcies	5	0	5	n/a	0.0	13	18	-27.8
Proposals	7	4	8	75.0	-12.5	22	19	15.8
Nunavut	0	1	4	-100.0	-100.0	3	4	-25.0
Bankruptcies	0	0	2	n/a	-100.0	0	2	-100.0
Proposals	0	1	2	-100.0	-100.0	3	2	50.0
Canada	31,900	30,313	30,025	5.2	6.2	125,266	122,198	2.5
Bankruptcies	13,585	13,549	13,962	0.3	-2.7	55,091	57,969	-5.0
Proposals	18,315	16,764	16,063	9.3	14.0	70,175	64,229	9.3

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Newfoundland and Labrador	10	7	10	42.9	0.0	24	36	-33.3
Bankruptcies	7	6	5	16.7	40.0	20	23	-13.0
Proposals	3	1	5	200.0	-40.0	4	13	-69.2
Prince Edward Island	0	2	0	-100.0	n/a	4	12	-66.7
Bankruptcies	0	1	0	-100.0	n/a	3	10	-70.0
Proposals	0	1	0	-100.0	n/a	1	2	-50.0
Nova Scotia	8	16	10	-50.0	-20.0	47	49	-4.1
Bankruptcies	7	9	8	-22.2	-12.5	33	43	-23.3
Proposals	1	7	2	-85.7	-50.0	14	6	133.3
New Brunswick	9	8	20	12.5	-55.0	37	57	-35.1
Bankruptcies	7	5	11	40.0	-36.4	32	43	-25.6
Proposals	2	3	9	-33.3	-77.8	5	14	-64.3
Quebec	549	475	531	15.6	3.4	2,095	2,061	1.6
Bankruptcies	424	360	401	17.8	5.7	1,579	1,563	1.0
Proposals	125	115	130	8.7	-3.8	516	498	3.6
Ontario	253	215	229	17.7	10.5	937	878	6.7
Bankruptcies	177	154	160	14.9	10.6	688	632	8.9
Proposals	76	61	69	24.6	10.1	249	246	1.2
Manitoba	5	9	10	-44.4	-50.0	28	39	-28.2
Bankruptcies	5	8	8	-37.5	-37.5	26	33	-21.2
Proposals	0	1	2	-100.0	-100.0	2	6	-66.7
Saskatchewan	28	21	43	33.3	-34.9	99	136	-27.2
Bankruptcies	18	10	36	80.0	-50.0	59	104	-43.3
Proposals	10	11	7	-9.1	42.9	40	32	25.0
Alberta	56	52	52	7.7	7.7	206	195	5.6
Bankruptcies	50	40	35	25.0	42.9	162	131	23.7
Proposals	6	12	17	-50.0	-64.7	44	64	-31.3
British Columbia	28	21	32	33.3	-12.5	103	145	-29.0
Bankruptcies	17	16	20	6.3	-15.0	75	117	-35.9
Proposals	11	5	12	120.0	-8.3	28	28	0.0
Northwest Territories	0	0	0	n/a	n/a	0	1	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	946	826	937	14.5	1.0	3,580	3,609	-0.8
Bankruptcies	712	609	684	16.9	4.1	2,677	2,700	-0.9
Proposals	234	217	253	7.8	-7.5	903	909	-0.7

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Agriculture, Forestry, Fishing and Hunting	13	16	17	-18.8	-23.5	64	68	-5.9
Bankruptcies	9	9	9	0.0	0.0	46	49	-6.1
Proposals	4	7	8	-42.9	-50.0	18	19	-5.3
Mining and Oil and Gas Extraction	11	3	16	266.7	-31.3	24	47	-48.9
Bankruptcies	8	1	11	700.0	-27.3	15	30	-50.0
Proposals	3	2	5	50.0	-40.0	9	17	-47.1
Utilities	2	1	2	100.0	0.0	8	6	33.3
Bankruptcies	1	0	2	n/a	-50.0	5	6	-16.7
Proposals	1	1	0	0.0	n/a	3	0	n/a
Construction	181	163	174	11.0	4.0	723	660	9.5
Bankruptcies	139	118	122	17.8	13.9	527	479	10.0
Proposals	42	45	52	-6.7	-19.2	196	181	8.3
Manufacturing	79	78	97	1.3	-18.6	297	343	-13.4
Bankruptcies	57	62	61	-8.1	-6.6	213	238	-10.5
Proposals	22	16	36	37.5	-38.9	84	105	-20.0
Wholesale Trade	37	46	43	-19.6	-14.0	157	172	-8.7
Bankruptcies	29	31	29	-6.5	0.0	121	122	-0.8
Proposals	8	15	14	-46.7	-42.9	36	50	-28.0
Retail Trade	111	100	101	11.0	9.9	409	403	1.5
Bankruptcies	87	79	86	10.1	1.2	322	319	0.9
Proposals	24	21	15	14.3	60.0	87	84	3.6
Transportation and Warehousing	52	57	46	-8.8	13.0	230	223	3.1
Bankruptcies	42	39	34	7.7	23.5	178	171	4.1
Proposals	10	18	12	-44.4	-16.7	52	52	0.0
Information and Cultural Industries	19	11	13	72.7	46.2	63	61	3.3
Bankruptcies	13	7	10	85.7	30.0	49	46	6.5
Proposals	6	4	3	50.0	100.0	14	15	-6.7
Finance and Insurance	23	14	17	64.3	35.3	64	66	-3.0
Bankruptcies	18	11	12	63.6	50.0	48	52	-7.7
Proposals	5	3	5	66.7	0.0	16	14	14.3
Real Estate and Rental and Leasing	43	32	30	34.4	43.3	149	136	9.6
Bankruptcies	25	18	23	38.9	8.7	105	98	7.1
Proposals	18	14	7	28.6	157.1	44	38	15.8
Professional, Scientific and Technical Services	66	47	65	40.4	1.5	249	256	-2.7
Bankruptcies	54	37	49	45.9	10.2	190	199	-4.5
Proposals	12	10	16	20.0	-25.0	59	57	3.5

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Management of Companies and Enterprises	26	17	29	52.9	-10.3	81	82	-1.2
Bankruptcies	21	16	21	31.3	0.0	66	64	3.1
Proposals	5	1	8	400.0	-37.5	15	18	-16.7
Administrative and Support, Waste Management and Remediation Services	39	32	33	21.9	18.2	157	150	4.7
Bankruptcies	24	17	23	41.2	4.3	109	110	-0.9
Proposals	15	15	10	0.0	50.0	48	40	20.0
Educational Services	8	8	7	0.0	14.3	29	37	-21.6
Bankruptcies	6	5	5	20.0	20.0	22	31	-29.0
Proposals	2	3	2	-33.3	0.0	7	6	16.7
Health Care and Social Assistance	22	17	23	29.4	-4.3	80	81	-1.2
Bankruptcies	8	15	18	-46.7	-55.6	48	62	-22.6
Proposals	14	2	5	600.0	180.0	32	19	68.4
Arts, Entertainment and Recreation	11	17	25	-35.3	-56.0	68	79	-13.9
Bankruptcies	8	13	21	-38.5	-61.9	52	59	-11.9
Proposals	3	4	4	-25.0	-25.0	16	20	-20.0
Accommodation and Food Services	138	120	144	15.0	-4.2	537	544	-1.3
Bankruptcies	112	97	103	15.5	8.7	411	404	1.7
Proposals	26	23	41	13.0	-36.6	126	140	-10.0
Other Services (except Public Administration)	64	46	55	39.1	16.4	187	190	-1.6
Bankruptcies	50	34	45	47.1	11.1	147	157	-6.4
Proposals	14	12	10	16.7	40.0	40	33	21.2
Public Administration	1	1	0	0.0	n/a	4	5	-20.0
Bankruptcies	1	0	0	n/a	n/a	3	4	-25.0
Proposals	0	1	0	-100.0	n/a	1	1	0.0
Total	946	826	937	14.5	1.0	3,580	3,609	-0.8
Bankruptcies	712	609	684	16.9	4.1	2,677	2,700	-0.9
Proposals	234	217	253	7.8	-7.5	903	909	-0.7

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Newfoundland and Labrador	697	672	648	3.7	7.6	2,802	2,479	13.0
Bankruptcies	336	353	351	-4.8	-4.3	1,376	1,367	0.7
Proposals	361	319	297	13.2	21.5	1,426	1,112	28.2
Avalon Peninsula	369	387	363	-4.7	1.7	1,619	1,390	16.5
Bankruptcies	161	196	182	-17.9	-11.5	742	755	-1.7
Proposals	208	191	181	8.9	14.9	877	635	38.1
South Coast - Burin Peninsula	40	45	44	-11.1	-9.1	176	158	11.4
Bankruptcies	21	31	23	-32.3	-8.7	100	99	1.0
Proposals	19	14	21	35.7	-9.5	76	59	28.8
West Coast - Northern Peninsula - Labrador	106	109	88	-2.8	20.5	380	357	6.4
Bankruptcies	47	47	68	0.0	-30.9	181	202	-10.4
Proposals	59	62	20	-4.8	195.0	199	155	28.4
Notre Dame - Central Bonavista Bay	181	131	153	38.2	18.3	624	574	8.7
Bankruptcies	106	80	78	32.5	35.9	352	311	13.2
Proposals	75	51	75	47.1	0.0	272	263	3.4
Prince Edward Island	189	163	169	16.0	11.8	731	673	8.6
Bankruptcies	103	92	90	12.0	14.4	426	387	10.1
Proposals	86	71	79	21.1	8.9	305	286	6.6
Nova Scotia	1,385	1,363	1,322	1.6	4.8	5,595	5,724	-2.3
Bankruptcies	845	877	845	-3.6	0.0	3,483	3,807	-8.5
Proposals	540	486	477	11.1	13.2	2,112	1,917	10.2
Cape Breton	289	235	257	23.0	12.5	1,056	1,033	2.2
Bankruptcies	167	138	136	21.0	22.8	575	565	1.8
Proposals	122	97	121	25.8	0.8	481	468	2.8
North Shore	226	225	218	0.4	3.7	960	1,052	-8.7
Bankruptcies	154	142	148	8.5	4.1	634	732	-13.4
Proposals	72	83	70	-13.3	2.9	326	320	1.9
Annapolis Valley	162	189	171	-14.3	-5.3	731	732	-0.1
Bankruptcies	106	141	126	-24.8	-15.9	530	577	-8.1
Proposals	56	48	45	16.7	24.4	201	155	29.7
Southern	185	195	213	-5.1	-13.1	787	809	-2.7
Bankruptcies	130	126	121	3.2	7.4	532	522	1.9
Proposals	55	69	92	-20.3	-40.2	255	287	-11.1
Halifax	524	518	464	1.2	12.9	2,061	2,098	-1.8
Bankruptcies	289	329	314	-12.2	-8.0	1,212	1,411	-14.1
Proposals	235	189	150	24.3	56.7	849	687	23.6

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
New Brunswick	1,176	1,191	1,084	-1.3	8.5	4,480	4,361	2.7
Bankruptcies	592	611	571	-3.1	3.7	2,262	2,457	-7.9
Proposals	584	580	513	0.7	13.8	2,218	1,904	16.5
Campbellton - Miramichi	237	255	229	-7.1	3.5	932	820	13.7
Bankruptcies	114	138	128	-17.4	-10.9	491	467	5.1
Proposals	123	117	101	5.1	21.8	441	353	24.9
Moncton - Richibucto	329	348	325	-5.5	1.2	1,251	1,318	-5.1
Bankruptcies	176	161	172	9.3	2.3	617	726	-15.0
Proposals	153	187	153	-18.2	0.0	634	592	7.1
Saint John - St. Stephen	285	252	235	13.1	21.3	1,018	1,051	-3.1
Bankruptcies	136	121	114	12.4	19.3	474	563	-15.8
Proposals	149	131	121	13.7	23.1	544	488	11.5
Fredericton - Oromocto	200	209	178	-4.3	12.4	805	741	8.6
Bankruptcies	93	123	98	-24.4	-5.1	424	444	-4.5
Proposals	107	86	80	24.4	33.8	381	297	28.3
Edmundston - Woodstock	125	126	117	-0.8	6.8	473	433	9.2
Bankruptcies	73	68	59	7.4	23.7	256	259	-1.2
Proposals	52	58	58	-10.3	-10.3	217	174	24.7
Quebec	10,399	9,998	10,330	4.0	0.7	41,736	41,670	0.2
Bankruptcies	5,226	5,163	5,473	1.2	-4.5	21,188	22,647	-6.4
Proposals	5,173	4,835	4,857	7.0	6.5	20,548	19,023	8.0
Gaspésie - Îles-de-la-Madeleine	117	121	109	-3.3	7.3	453	450	0.7
Bankruptcies	50	57	50	-12.3	0.0	202	229	-11.8
Proposals	67	64	59	4.7	13.6	251	221	13.6
Bas-Saint-Laurent	250	204	222	22.5	12.6	904	911	-0.8
Bankruptcies	147	116	128	26.7	14.8	499	500	-0.2
Proposals	103	88	94	17.0	9.6	405	411	-1.5
Capitale-Nationale	904	825	918	9.6	-1.5	3,455	3,490	-1.0
Bankruptcies	494	490	524	0.8	-5.7	1,881	2,028	-7.2
Proposals	410	335	394	22.4	4.1	1,574	1,462	7.7
Chaudière - Appalaches	474	437	399	8.5	18.8	1,784	1,649	8.2
Bankruptcies	270	264	224	2.3	20.5	1,028	998	3.0
Proposals	204	173	175	17.9	16.6	756	651	16.1
Estrie	392	395	401	-0.8	-2.2	1,596	1,563	2.1
Bankruptcies	234	249	268	-6.0	-12.7	982	1,049	-6.4
Proposals	158	146	133	8.2	18.8	614	514	19.5
Centre-du-Québec	304	259	304	17.4	0.0	1,142	1,183	-3.5
Bankruptcies	155	130	163	19.2	-4.9	576	665	-13.4
Proposals	149	129	141	15.5	5.7	566	518	9.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Montérégie	1,912	1,960	1,919	-2.4	-0.4	7,880	7,736	1.9
Bankruptcies	901	932	951	-3.3	-5.3	3,805	3,990	-4.6
Proposals	1,011	1,028	968	-1.7	4.4	4,075	3,746	8.8
Montréal	1,951	1,951	2,097	0.0	-7.0	8,210	8,354	-1.7
Bankruptcies	1,004	1,051	1,137	-4.5	-11.7	4,396	4,684	-6.1
Proposals	947	900	960	5.2	-1.4	3,814	3,670	3.9
Laval	512	466	521	9.9	-1.7	2,093	2,196	-4.7
Bankruptcies	226	231	219	-2.2	3.2	935	985	-5.1
Proposals	286	235	302	21.7	-5.3	1,158	1,211	-4.4
Lanaudière	838	803	831	4.4	0.8	3,315	3,318	-0.1
Bankruptcies	358	343	375	4.4	-4.5	1,400	1,613	-13.2
Proposals	480	460	456	4.3	5.3	1,915	1,705	12.3
Laurentides	1,088	978	1,024	11.2	6.3	4,211	4,248	-0.9
Bankruptcies	485	451	526	7.5	-7.8	1,927	2,134	-9.7
Proposals	603	527	498	14.4	21.1	2,284	2,114	8.0
Outaouais	599	690	581	-13.2	3.1	2,632	2,606	1.0
Bankruptcies	296	309	305	-4.2	-3.0	1,168	1,385	-15.7
Proposals	303	381	276	-20.5	9.8	1,464	1,221	19.9
Abitibi - Témiscamingue	187	149	164	25.5	14.0	715	681	5.0
Bankruptcies	99	70	70	41.4	41.4	352	325	8.3
Proposals	88	79	94	11.4	-6.4	363	356	2.0
Mauricie	387	343	407	12.8	-4.9	1,460	1,476	-1.1
Bankruptcies	238	213	259	11.7	-8.1	922	978	-5.7
Proposals	149	130	148	14.6	0.7	538	498	8.0
Saguenay - Lac-Saint-Jean	345	312	329	10.6	4.9	1,374	1,341	2.5
Bankruptcies	200	193	203	3.6	-1.5	827	806	2.6
Proposals	145	119	126	21.8	15.1	547	535	2.2
Côte-Nord	120	98	87	22.4	37.9	454	407	11.5
Bankruptcies	59	60	62	-1.7	-4.8	254	253	0.4
Proposals	61	38	25	60.5	144.0	200	154	29.9
Nord-du-Québec	15	8	15	87.5	0.0	54	57	-5.3
Bankruptcies	8	5	8	60.0	0.0	33	26	26.9
Proposals	7	3	7	133.3	0.0	21	31	-32.3
Ontario	9,976	9,407	9,251	6.0	7.8	38,856	38,167	1.8
Bankruptcies	3,587	3,590	3,721	-0.1	-3.6	14,660	15,336	-4.4
Proposals	6,389	5,817	5,530	9.8	15.5	24,196	22,831	6.0
Ottawa	1,012	1,001	1,009	1.1	0.3	4,154	4,014	3.5
Bankruptcies	426	472	532	-9.7	-19.9	1,898	2,005	-5.3
Proposals	586	529	477	10.8	22.9	2,256	2,009	12.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Kingston - Pembroke	395	397	384	-0.5	2.9	1,588	1,608	-1.2
Bankruptcies	156	173	149	-9.8	4.7	692	672	3.0
Proposals	239	224	235	6.7	1.7	896	936	-4.3
Muskoka - Kawarthas	273	266	258	2.6	5.8	1,148	1,122	2.3
Bankruptcies	109	82	108	32.9	0.9	408	449	-9.1
Proposals	164	184	150	-10.9	9.3	740	673	10.0
Toronto	4,025	3,860	3,676	4.3	9.5	15,684	15,654	0.2
Bankruptcies	1,187	1,239	1,279	-4.2	-7.2	4,953	5,423	-8.7
Proposals	2,838	2,621	2,397	8.3	18.4	10,731	10,231	4.9
Kitchener - Waterloo - Barrie	1,059	931	1,006	13.7	5.3	4,022	3,767	6.8
Bankruptcies	388	359	387	8.1	0.3	1,491	1,518	-1.8
Proposals	671	572	619	17.3	8.4	2,531	2,249	12.5
Hamilton - Niagara Peninsula	1,008	936	941	7.7	7.1	3,976	3,850	3.3
Bankruptcies	350	367	363	-4.6	-3.6	1,502	1,524	-1.4
Proposals	658	569	578	15.6	13.8	2,474	2,326	6.4
London	601	573	512	4.9	17.4	2,308	2,267	1.8
Bankruptcies	243	208	205	16.8	18.5	902	944	-4.4
Proposals	358	365	307	-1.9	16.6	1,406	1,323	6.3
Windsor - Sarnia	563	508	521	10.8	8.1	2,034	2,041	-0.3
Bankruptcies	265	234	220	13.2	20.5	961	906	6.1
Proposals	298	274	301	8.8	-1.0	1,073	1,135	-5.5
Stratford - Bruce Peninsula	147	136	172	8.1	-14.5	630	600	5.0
Bankruptcies	72	78	94	-7.7	-23.4	296	304	-2.6
Proposals	75	58	78	29.3	-3.8	334	296	12.8
Northeast	747	657	639	13.7	16.9	2,756	2,735	0.8
Bankruptcies	303	292	305	3.8	-0.7	1,226	1,306	-6.1
Proposals	444	365	334	21.6	32.9	1,530	1,429	7.1
Northwest	146	142	133	2.8	9.8	556	511	8.8
Bankruptcies	88	87	78	1.1	12.8	330	284	16.2
Proposals	58	55	55	5.5	5.5	226	227	-0.4
Manitoba	789	676	703	16.7	12.2	2,824	2,604	8.4
Bankruptcies	377	325	395	16.0	-4.6	1,364	1,375	-0.8
Proposals	412	351	308	17.4	33.8	1,460	1,229	18.8
Southeast	60	55	53	9.1	13.2	227	225	0.9
Bankruptcies	29	27	39	7.4	-25.6	114	147	-22.4
Proposals	31	28	14	10.7	121.4	113	78	44.9
South Central	26	12	29	116.7	-10.3	92	91	1.1
Bankruptcies	18	8	13	125.0	38.5	56	49	14.3
Proposals	8	4	16	100.0	-50.0	36	42	-14.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Southwest	79	78	77	1.3	2.6	290	295	-1.7
Bankruptcies	34	37	41	-8.1	-17.1	135	137	-1.5
Proposals	45	41	36	9.8	25.0	155	158	-1.9
North Central	35	28	26	25.0	34.6	89	79	12.7
Bankruptcies	14	7	16	100.0	-12.5	37	42	-11.9
Proposals	21	21	10	0.0	110.0	52	37	40.5
Winnipeg	500	431	435	16.0	14.9	1,842	1,637	12.5
Bankruptcies	238	203	234	17.2	1.7	873	846	3.2
Proposals	262	228	201	14.9	30.3	969	791	22.5
Interlake	49	40	41	22.5	19.5	156	132	18.2
Bankruptcies	30	24	33	25.0	-9.1	88	80	10.0
Proposals	19	16	8	18.8	137.5	68	52	30.8
Parklands	26	18	18	44.4	44.4	75	69	8.7
Bankruptcies	10	12	6	-16.7	66.7	38	38	0.0
Proposals	16	6	12	166.7	33.3	37	31	19.4
North	15	13	23	15.4	-34.8	51	69	-26.1
Bankruptcies	4	6	13	-33.3	-69.2	21	34	-38.2
Proposals	11	7	10	57.1	10.0	30	35	-14.3
Saskatchewan	873	906	775	-3.6	12.6	3,399	3,122	8.9
Bankruptcies	328	354	347	-7.3	-5.5	1,280	1,368	-6.4
Proposals	545	552	428	-1.3	27.3	2,119	1,754	20.8
Regina - Moose Mountain	290	329	273	-11.9	6.2	1,183	1,041	13.6
Bankruptcies	95	93	94	2.2	1.1	344	357	-3.6
Proposals	195	236	179	-17.4	8.9	839	684	22.7
Swift Current - Moose Jaw	50	70	44	-28.6	13.6	251	207	21.3
Bankruptcies	26	37	29	-29.7	-10.3	119	114	4.4
Proposals	24	33	15	-27.3	60.0	132	93	41.9
Saskatoon - Biggar	324	258	253	25.6	28.1	1,111	1,036	7.2
Bankruptcies	118	114	128	3.5	-7.8	440	499	-11.8
Proposals	206	144	125	43.1	64.8	671	537	25.0
Yorkton - Melville	55	46	45	19.6	22.2	187	181	3.3
Bankruptcies	25	21	26	19.0	-3.8	78	99	-21.2
Proposals	30	25	19	20.0	57.9	109	82	32.9
Prince Albert	145	191	147	-24.1	-1.4	628	615	2.1
Bankruptcies	60	80	64	-25.0	-6.3	279	282	-1.1
Proposals	85	111	83	-23.4	2.4	349	333	4.8
Northern	10	11	11	-9.1	-9.1	38	36	5.6
Bankruptcies	5	8	5	-37.5	0.0	20	14	42.9
Proposals	5	3	6	66.7	-16.7	18	22	-18.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Alberta	3,792	3,514	3,282	7.9	15.5	14,555	13,286	9.6
Bankruptcies	1,229	1,198	1,203	2.6	2.2	4,925	5,008	-1.7
Proposals	2,563	2,316	2,079	10.7	23.3	9,630	8,278	16.3
Lethbridge - Medicine Hat	295	252	223	17.1	32.3	1,115	931	19.8
Bankruptcies	99	90	90	10.0	10.0	386	383	0.8
Proposals	196	162	133	21.0	47.4	729	548	33.0
Camrose - Drumheller	122	129	143	-5.4	-14.7	505	568	-11.1
Bankruptcies	50	54	62	-7.4	-19.4	208	267	-22.1
Proposals	72	75	81	-4.0	-11.1	297	301	-1.3
Calgary	1,399	1,373	1,176	1.9	19.0	5,503	5,002	10.0
Bankruptcies	469	460	419	2.0	11.9	1,882	1,714	9.8
Proposals	930	913	757	1.9	22.9	3,621	3,288	10.1
Banff - Jasper - Rocky Mountain House	72	70	60	2.9	20.0	275	241	14.1
Bankruptcies	36	30	23	20.0	56.5	122	108	13.0
Proposals	36	40	37	-10.0	-2.7	153	133	15.0
Red Deer	238	227	207	4.8	15.0	899	847	6.1
Bankruptcies	65	73	69	-11.0	-5.8	290	331	-12.4
Proposals	173	154	138	12.3	25.4	609	516	18.0
Edmonton	1,287	1,178	1,191	9.3	8.1	4,987	4,576	9.0
Bankruptcies	389	370	431	5.1	-9.7	1,578	1,712	-7.8
Proposals	898	808	760	11.1	18.2	3,409	2,864	19.0
Athabasca - Grande Prairie - Peace River	195	173	170	12.7	14.7	730	733	-0.4
Bankruptcies	64	75	64	-14.7	0.0	265	336	-21.1
Proposals	131	98	106	33.7	23.6	465	397	17.1
Wood Buffalo - Cold Lake	184	111	111	65.8	65.8	542	389	39.3
Bankruptcies	57	45	45	26.7	26.7	193	158	22.2
Proposals	127	66	66	92.4	92.4	349	231	51.1
British Columbia	2,601	2,400	2,414	8.4	7.7	10,172	9,991	1.8
Bankruptcies	949	976	938	-2.8	1.2	4,072	4,146	-1.8
Proposals	1,652	1,424	1,476	16.0	11.9	6,100	5,845	4.4
Vancouver Island and Coast	601	496	515	21.2	16.7	2,210	2,022	9.3
Bankruptcies	227	203	212	11.8	7.1	946	922	2.6
Proposals	374	293	303	27.6	23.4	1,264	1,100	14.9
Lower Mainland - Southwest	1,345	1,298	1,288	3.6	4.4	5,472	5,453	0.3
Bankruptcies	465	511	457	-9.0	1.8	2,055	2,073	-0.9
Proposals	880	787	831	11.8	5.9	3,417	3,380	1.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Thompson - Okanagan	381	352	358	8.2	6.4	1,453	1,402	3.6
Bankruptcies	135	165	158	-18.2	-14.6	630	625	0.8
Proposals	246	187	200	31.6	23.0	823	777	5.9
Kootenay	74	60	69	23.3	7.2	308	327	-5.8
Bankruptcies	35	26	35	34.6	0.0	143	166	-13.9
Proposals	39	34	34	14.7	14.7	165	161	2.5
Cariboo	112	115	102	-2.6	9.8	412	450	-8.4
Bankruptcies	55	48	44	14.6	25.0	178	222	-19.8
Proposals	57	67	58	-14.9	-1.7	234	228	2.6
North Coast	22	13	17	69.2	29.4	70	86	-18.6
Bankruptcies	11	4	6	175.0	83.3	30	37	-18.9
Proposals	11	9	11	22.2	0.0	40	49	-18.4
Nechako	15	17	12	-11.8	25.0	58	53	9.4
Bankruptcies	7	8	4	-12.5	75.0	25	30	-16.7
Proposals	8	9	8	-11.1	0.0	33	23	43.5
Northeast	50	50	52	0.0	-3.8	186	196	-5.1
Bankruptcies	13	11	22	18.2	-40.9	63	71	-11.3
Proposals	37	39	30	-5.1	23.3	123	125	-1.6
Northwest Territories	11	18	30	-38.9	-63.3	78	80	-2.5
Bankruptcies	8	10	21	-20.0	-61.9	42	51	-17.6
Proposals	3	8	9	-62.5	-66.7	36	29	24.1
Yukon	12	4	13	200.0	-7.7	35	37	-5.4
Bankruptcies	5	0	5	n/a	0.0	13	18	-27.8
Proposals	7	4	8	75.0	-12.5	22	19	15.8
Nunavut	0	1	4	-100.0	-100.0	3	4	-25.0
Bankruptcies	0	0	2	n/a	-100.0	0	2	-100.0
Proposals	0	1	2	-100.0	-100.0	3	2	50.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Newfoundland and Labrador	10	7	10	42.9	0.0	24	36	-33.3
Bankruptcies	7	6	5	16.7	40.0	20	23	-13.0
Proposals	3	1	5	200.0	-40.0	4	13	-69.2
Avalon Peninsula	6	5	7	20.0	-14.3	18	27	-33.3
Bankruptcies	4	5	2	-20.0	100.0	16	15	6.7
Proposals	2	0	5	n/a	-60.0	2	12	-83.3
South Coast - Burin Peninsula	0	0	0	n/a	n/a	0	1	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
West Coast - Northern Peninsula - Labrador	1	2	3	-50.0	-66.7	3	5	-40.0
Bankruptcies	1	2	3	-50.0	-66.7	3	5	-40.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Notre Dame - Central Bonavista Bay	3	1	0	200.0	n/a	4	3	33.3
Bankruptcies	2	0	0	n/a	n/a	2	2	0.0
Proposals	1	1	0	0.0	n/a	2	1	100.0
Prince Edward Island	0	2	0	-100.0	n/a	4	12	-66.7
Bankruptcies	0	1	0	-100.0	n/a	3	10	-70.0
Proposals	0	1	0	-100.0	n/a	1	2	-50.0
Nova Scotia	8	16	10	-50.0	-20.0	47	49	-4.1
Bankruptcies	7	9	8	-22.2	-12.5	33	43	-23.3
Proposals	1	7	2	-85.7	-50.0	14	6	133.3
Cape Breton	0	2	0	-100.0	n/a	4	3	33.3
Bankruptcies	0	1	0	-100.0	n/a	2	2	0.0
Proposals	0	1	0	-100.0	n/a	2	1	100.0
North Shore	1	1	5	0.0	-80.0	3	8	-62.5
Bankruptcies	1	0	4	n/a	-75.0	2	6	-66.7
Proposals	0	1	1	-100.0	-100.0	1	2	-50.0
Annapolis Valley	1	2	1	-50.0	0.0	3	5	-40.0
Bankruptcies	0	1	1	-100.0	-100.0	1	5	-80.0
Proposals	1	1	0	0.0	n/a	2	0	n/a
Southern	1	1	0	0.0	n/a	6	6	0.0
Bankruptcies	1	1	0	0.0	n/a	5	6	-16.7
Proposals	0	0	0	n/a	n/a	1	0	n/a
Halifax	5	10	4	-50.0	25.0	31	27	14.8
Bankruptcies	5	6	3	-16.7	66.7	23	24	-4.2
Proposals	0	4	1	-100.0	-100.0	8	3	166.7

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
New Brunswick	9	8	20	12.5	-55.0	37	57	-35.1
Bankruptcies	7	5	11	40.0	-36.4	32	43	-25.6
Proposals	2	3	9	-33.3	-77.8	5	14	-64.3
Campbellton - Miramichi	1	2	1	-50.0	0.0	8	8	0.0
Bankruptcies	1	1	1	0.0	0.0	7	7	0.0
Proposals	0	1	0	-100.0	n/a	1	1	0.0
Moncton - Richibucto	2	4	15	-50.0	-86.7	12	23	-47.8
Bankruptcies	1	2	8	-50.0	-87.5	9	14	-35.7
Proposals	1	2	7	-50.0	-85.7	3	9	-66.7
Saint John - St. Stephen	4	0	2	n/a	100.0	11	10	10.0
Bankruptcies	3	0	1	n/a	200.0	10	9	11.1
Proposals	1	0	1	n/a	0.0	1	1	0.0
Fredericton - Oromocto	0	0	0	n/a	n/a	0	4	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	3	-100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Edmundston - Woodstock	2	2	2	0.0	0.0	6	11	-45.5
Bankruptcies	2	2	1	0.0	100.0	6	9	-33.3
Proposals	0	0	1	n/a	-100.0	0	2	-100.0
Quebec	549	475	531	15.6	3.4	2,095	2,061	1.6
Bankruptcies	424	360	401	17.8	5.7	1,579	1,563	1.0
Proposals	125	115	130	8.7	-3.8	516	498	3.6
Gaspésie - Îles-de-la-Madeleine	4	6	5	-33.3	-20.0	16	11	45.5
Bankruptcies	4	6	3	-33.3	33.3	15	8	87.5
Proposals	0	0	2	n/a	-100.0	1	3	-66.7
Bas-Saint-Laurent	11	17	9	-35.3	22.2	49	46	6.5
Bankruptcies	9	14	7	-35.7	28.6	37	36	2.8
Proposals	2	3	2	-33.3	0.0	12	10	20.0
Capitale-Nationale	64	51	52	25.5	23.1	217	211	2.8
Bankruptcies	53	38	39	39.5	35.9	169	165	2.4
Proposals	11	13	13	-15.4	-15.4	48	46	4.3
Chaudière - Appalaches	27	35	23	-22.9	17.4	120	101	18.8
Bankruptcies	19	18	20	5.6	-5.0	77	87	-11.5
Proposals	8	17	3	-52.9	166.7	43	14	207.1
Estrie	12	7	8	71.4	50.0	38	42	-9.5
Bankruptcies	11	4	6	175.0	83.3	34	36	-5.6
Proposals	1	3	2	-66.7	-50.0	4	6	-33.3
Centre-du-Québec	8	6	14	33.3	-42.9	39	47	-17.0
Bankruptcies	7	6	13	16.7	-46.2	30	36	-16.7
Proposals	1	0	1	n/a	0.0	9	11	-18.2

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Montérégie	91	80	82	13.8	11.0	360	327	10.1
Bankruptcies	73	59	65	23.7	12.3	280	250	12.0
Proposals	18	21	17	-14.3	5.9	80	77	3.9
Montréal	143	141	143	1.4	0.0	547	556	-1.6
Bankruptcies	112	108	101	3.7	10.9	402	400	0.5
Proposals	31	33	42	-6.1	-26.2	145	156	-7.1
Laval	35	32	26	9.4	34.6	128	133	-3.8
Bankruptcies	24	26	18	-7.7	33.3	103	99	4.0
Proposals	11	6	8	83.3	37.5	25	34	-26.5
Lanaudière	36	24	42	50.0	-14.3	127	117	8.5
Bankruptcies	28	16	34	75.0	-17.6	91	85	7.1
Proposals	8	8	8	0.0	0.0	36	32	12.5
Laurentides	40	27	43	48.1	-7.0	164	164	0.0
Bankruptcies	32	24	34	33.3	-5.9	127	126	0.8
Proposals	8	3	9	166.7	-11.1	37	38	-2.6
Outaouais	27	14	18	92.9	50.0	82	68	20.6
Bankruptcies	19	12	12	58.3	58.3	58	47	23.4
Proposals	8	2	6	300.0	33.3	24	21	14.3
Abitibi - Témiscamingue	7	6	14	16.7	-50.0	36	44	-18.2
Bankruptcies	6	5	14	20.0	-57.1	31	37	-16.2
Proposals	1	1	0	0.0	n/a	5	7	-28.6
Mauricie	21	17	26	23.5	-19.2	85	98	-13.3
Bankruptcies	12	15	14	-20.0	-14.3	60	73	-17.8
Proposals	9	2	12	350.0	-25.0	25	25	0.0
Saguenay - Lac-Saint-Jean	20	6	17	233.3	17.6	62	57	8.8
Bankruptcies	14	5	15	180.0	-6.7	47	48	-2.1
Proposals	6	1	2	500.0	200.0	15	9	66.7
Côte-Nord	1	3	4	-66.7	-75.0	12	25	-52.0
Bankruptcies	0	2	3	-100.0	-100.0	8	20	-60.0
Proposals	1	1	1	0.0	0.0	4	5	-20.0
Nord-du-Québec	0	0	2	n/a	-100.0	4	5	-20.0
Bankruptcies	0	0	1	n/a	-100.0	4	4	0.0
Proposals	0	0	1	n/a	-100.0	0	1	-100.0
Ontario	253	215	229	17.7	10.5	937	878	6.7
Bankruptcies	177	154	160	14.9	10.6	688	632	8.9
Proposals	76	61	69	24.6	10.1	249	246	1.2
Ottawa	31	18	22	72.2	40.9	108	110	-1.8
Bankruptcies	25	11	17	127.3	47.1	85	83	2.4
Proposals	6	7	5	-14.3	20.0	23	27	-14.8

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Kingston - Pembroke	6	2	4	200.0	50.0	16	16	0.0
Bankruptcies	4	2	4	100.0	0.0	14	15	-6.7
Proposals	2	0	0	n/a	n/a	2	1	100.0
Muskoka - Kawarthas	5	5	5	0.0	0.0	18	13	38.5
Bankruptcies	4	3	3	33.3	33.3	12	7	71.4
Proposals	1	2	2	-50.0	-50.0	6	6	0.0
Toronto	140	128	127	9.4	10.2	534	470	13.6
Bankruptcies	94	93	86	1.1	9.3	382	331	15.4
Proposals	46	35	41	31.4	12.2	152	139	9.4
Kitchener - Waterloo - Barrie	17	21	13	-19.0	30.8	60	50	20.0
Bankruptcies	14	17	10	-17.6	40.0	50	38	31.6
Proposals	3	4	3	-25.0	0.0	10	12	-16.7
Hamilton - Niagara Peninsula	21	13	31	61.5	-32.3	82	96	-14.6
Bankruptcies	12	10	21	20.0	-42.9	58	72	-19.4
Proposals	9	3	10	200.0	-10.0	24	24	0.0
London	9	7	7	28.6	28.6	33	33	0.0
Bankruptcies	6	4	4	50.0	50.0	23	19	21.1
Proposals	3	3	3	0.0	0.0	10	14	-28.6
Windsor - Sarnia	12	11	11	9.1	9.1	34	29	17.2
Bankruptcies	11	6	6	83.3	83.3	24	18	33.3
Proposals	1	5	5	-80.0	-80.0	10	11	-9.1
Stratford - Bruce Peninsula	1	4	3	-75.0	-66.7	9	19	-52.6
Bankruptcies	1	3	3	-66.7	-66.7	8	18	-55.6
Proposals	0	1	0	-100.0	n/a	1	1	0.0
Northeast	8	4	5	100.0	60.0	29	25	16.0
Bankruptcies	4	4	5	0.0	-20.0	22	20	10.0
Proposals	4	0	0	n/a	n/a	7	5	40.0
Northwest	1	0	1	n/a	0.0	6	11	-45.5
Bankruptcies	1	0	1	n/a	0.0	5	9	-44.4
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Manitoba	5	9	10	-44.4	-50.0	28	39	-28.2
Bankruptcies	5	8	8	-37.5	-37.5	26	33	-21.2
Proposals	0	1	2	-100.0	-100.0	2	6	-66.7
Southeast	1	0	2	n/a	-50.0	2	6	-66.7
Bankruptcies	1	0	2	n/a	-50.0	2	6	-66.7
Proposals	0	0	0	n/a	n/a	0	0	n/a
South Central	0	0	1	n/a	-100.0	0	3	-100.0
Bankruptcies	0	0	1	n/a	-100.0	0	2	-100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Southwest	1	2	2	-50.0	-50.0	6	4	50.0
Bankruptcies	1	2	2	-50.0	-50.0	5	3	66.7
Proposals	0	0	0	n/a	n/a	1	1	0.0
North Central	0	1	0	-100.0	n/a	1	2	-50.0
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	0	1	0	-100.0	n/a	1	0	n/a
Winnipeg	3	4	1	-25.0	200.0	15	14	7.1
Bankruptcies	3	4	1	-25.0	200.0	15	12	25.0
Proposals	0	0	0	n/a	n/a	0	2	-100.0
Interlake	0	2	1	-100.0	-100.0	2	5	-60.0
Bankruptcies	0	2	1	-100.0	-100.0	2	5	-60.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Parklands	0	0	3	n/a	-100.0	2	5	-60.0
Bankruptcies	0	0	1	n/a	-100.0	2	3	-33.3
Proposals	0	0	2	n/a	-100.0	0	2	-100.0
North	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Saskatchewan	28	21	43	33.3	-34.9	99	136	-27.2
Bankruptcies	18	10	36	80.0	-50.0	59	104	-43.3
Proposals	10	11	7	-9.1	42.9	40	32	25.0
Regina - Moose Mountain	14	13	13	7.7	7.7	51	37	37.8
Bankruptcies	8	5	11	60.0	-27.3	29	24	20.8
Proposals	6	8	2	-25.0	200.0	22	13	69.2
Swift Current - Moose Jaw	3	5	1	-40.0	200.0	9	19	-52.6
Bankruptcies	1	3	1	-66.7	0.0	5	12	-58.3
Proposals	2	2	0	0.0	n/a	4	7	-42.9
Saskatoon - Biggar	6	1	21	500.0	-71.4	24	45	-46.7
Bankruptcies	5	1	19	400.0	-73.7	16	39	-59.0
Proposals	1	0	2	n/a	-50.0	8	6	33.3
Yorkton - Melville	2	1	3	100.0	-33.3	5	11	-54.5
Bankruptcies	1	0	3	n/a	-66.7	2	8	-75.0
Proposals	1	1	0	0.0	n/a	3	3	0.0
Prince Albert	3	1	4	200.0	-25.0	10	20	-50.0
Bankruptcies	3	1	2	200.0	50.0	7	18	-61.1
Proposals	0	0	2	n/a	-100.0	3	2	50.0
Northern	0	0	1	n/a	-100.0	0	3	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	0	0	1	n/a	-100.0	0	1	-100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Alberta	56	52	52	7.7	7.7	206	195	5.6
Bankruptcies	50	40	35	25.0	42.9	162	131	23.7
Proposals	6	12	17	-50.0	-64.7	44	64	-31.3
Lethbridge - Medicine Hat	2	2	1	0.0	100.0	5	3	66.7
Bankruptcies	2	2	1	0.0	100.0	5	3	66.7
Proposals	0	0	0	n/a	n/a	0	0	n/a
Camrose - Drumheller	4	1	2	300.0	100.0	7	5	40.0
Bankruptcies	4	1	2	300.0	100.0	7	3	133.3
Proposals	0	0	0	n/a	n/a	0	2	-100.0
Calgary	19	28	27	-32.1	-29.6	87	92	-5.4
Bankruptcies	17	22	20	-22.7	-15.0	69	69	0.0
Proposals	2	6	7	-66.7	-71.4	18	23	-21.7
Banff - Jasper - Rocky Mountain House	2	2	1	0.0	100.0	5	1	400.0
Bankruptcies	2	1	0	100.0	n/a	4	0	n/a
Proposals	0	1	1	-100.0	-100.0	1	1	0.0
Red Deer	1	1	2	0.0	-50.0	10	4	150.0
Bankruptcies	1	0	2	n/a	-50.0	9	4	125.0
Proposals	0	1	0	-100.0	n/a	1	0	n/a
Edmonton	18	13	16	38.5	12.5	61	73	-16.4
Bankruptcies	16	10	7	60.0	128.6	41	39	5.1
Proposals	2	3	9	-33.3	-77.8	20	34	-41.2
Athabasca - Grande Prairie - Peace River	2	4	2	-50.0	0.0	16	11	45.5
Bankruptcies	2	3	2	-33.3	0.0	15	10	50.0
Proposals	0	1	0	-100.0	n/a	1	1	0.0
Wood Buffalo - Cold Lake	5	1	1	400.0	400.0	10	5	100.0
Bankruptcies	4	1	1	300.0	300.0	8	3	166.7
Proposals	1	0	0	n/a	n/a	2	2	0.0
British Columbia	28	21	32	33.3	-12.5	103	145	-29.0
Bankruptcies	17	16	20	6.3	-15.0	75	117	-35.9
Proposals	11	5	12	120.0	-8.3	28	28	0.0
Vancouver Island and Coast	3	3	2	0.0	50.0	15	17	-11.8
Bankruptcies	1	1	2	0.0	-50.0	8	11	-27.3
Proposals	2	2	0	0.0	n/a	7	6	16.7
Lower Mainland - Southwest	21	15	26	40.0	-19.2	67	106	-36.8
Bankruptcies	13	12	14	8.3	-7.1	50	86	-41.9
Proposals	8	3	12	166.7	-33.3	17	20	-15.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Thompson - Okanagan	3	2	3	50.0	0.0	15	15	0.0
Bankruptcies	3	2	3	50.0	0.0	12	13	-7.7
Proposals	0	0	0	n/a	n/a	3	2	50.0
Kootenay	1	0	0	n/a	n/a	1	2	-50.0
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	1	0	0	n/a	n/a	1	1	0.0
Cariboo	0	0	0	n/a	n/a	1	5	-80.0
Bankruptcies	0	0	0	n/a	n/a	1	5	-80.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
North Coast	0	0	0	n/a	n/a	1	0	n/a
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nechako	0	0	1	n/a	-100.0	0	1	-100.0
Bankruptcies	0	0	1	n/a	-100.0	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northeast	0	1	0	-100.0	n/a	2	0	n/a
Bankruptcies	0	1	0	-100.0	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northwest Territories	0	0	0	n/a	n/a	0	1	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
St. John's	N.L.	257	279	274	-7.9	-6.2	1,146	1,027	11.6
Bankruptcies		114	134	142	-14.9	-19.7	520	559	-7.0
Proposals		143	145	132	-1.4	8.3	626	468	33.8
Halifax	N.S.	515	511	457	0.8	12.7	2,031	2,068	-1.8
Bankruptcies		284	324	309	-12.3	-8.1	1,193	1,389	-14.1
Proposals		231	187	148	23.5	56.1	838	679	23.4
Moncton	N.B.	228	249	231	-8.4	-1.3	867	964	-10.1
Bankruptcies		122	112	122	8.9	0.0	428	529	-19.1
Proposals		106	137	109	-22.6	-2.8	439	435	0.9
Saint John	N.B.	210	185	182	13.5	15.4	770	805	-4.3
Bankruptcies		98	90	88	8.9	11.4	360	429	-16.1
Proposals		112	95	94	17.9	19.1	410	376	9.0
Saguenay	Que.	230	207	217	11.1	6.0	903	887	1.8
Bankruptcies		120	122	133	-1.6	-9.8	513	528	-2.8
Proposals		110	85	84	29.4	31.0	390	359	8.6
Québec	Que.	943	860	919	9.7	2.6	3,584	3,623	-1.1
Bankruptcies		512	508	515	0.8	-0.6	1,973	2,121	-7.0
Proposals		431	352	404	22.4	6.7	1,611	1,502	7.3
Sherbrooke	Que.	276	271	282	1.8	-2.1	1,096	1,098	-0.2
Bankruptcies		166	181	189	-8.3	-12.2	694	742	-6.5
Proposals		110	90	93	22.2	18.3	402	356	12.9
Trois-Rivières	Que.	243	225	244	8.0	-0.4	874	887	-1.5
Bankruptcies		148	138	152	7.2	-2.6	561	595	-5.7
Proposals		95	87	92	9.2	3.3	313	292	7.2
Montréal	Que.	4,562	4,505	4,773	1.3	-4.4	18,877	19,312	-2.3
Bankruptcies		2,140	2,209	2,373	-3.1	-9.8	9,143	9,879	-7.5
Proposals		2,422	2,296	2,400	5.5	0.9	9,734	9,433	3.2
Ottawa - Gatineau	Ont./ Que.	1,141	1,175	1,158	-2.9	-1.5	4,851	4,853	0.0
Bankruptcies		493	514	610	-4.1	-19.2	2,135	2,458	-13.1
Proposals		648	661	548	-2.0	18.2	2,716	2,395	13.4
Kingston	Ont.	135	124	111	8.9	21.6	500	460	8.7
Bankruptcies		50	67	50	-25.4	0.0	238	208	14.4
Proposals		85	57	61	49.1	39.3	262	252	4.0
Peterborough	Ont.	100	86	93	16.3	7.5	359	364	-1.4
Bankruptcies		38	29	38	31.0	0.0	132	137	-3.6
Proposals		62	57	55	8.8	12.7	227	227	0.0
Oshawa	Ont.	298	271	258	10.0	15.5	1,131	1,038	9.0
Bankruptcies		95	104	98	-8.7	-3.1	380	385	-1.3
Proposals		203	167	160	21.6	26.9	751	653	15.0

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Toronto	Ont.	3,685	3,548	3,396	3.9	8.5	14,452	14,560	-0.7
Bankruptcies		1,081	1,120	1,171	-3.5	-7.7	4,525	5,027	-10.0
Proposals		2,604	2,428	2,225	7.2	17.0	9,927	9,533	4.1
Hamilton	Ont.	487	425	494	14.6	-1.4	1,899	1,834	3.5
Bankruptcies		161	155	193	3.9	-16.6	709	726	-2.3
Proposals		326	270	301	20.7	8.3	1,190	1,108	7.4
St. Catharines - Niagara	Ont.	330	319	296	3.4	11.5	1,331	1,330	0.1
Bankruptcies		129	143	118	-9.8	9.3	538	536	0.4
Proposals		201	176	178	14.2	12.9	793	794	-0.1
Kitchener	Ont.	400	357	358	12.0	11.7	1,509	1,396	8.1
Bankruptcies		158	136	149	16.2	6.0	545	583	-6.5
Proposals		242	221	209	9.5	15.8	964	813	18.6
Brantford	Ont.	98	90	79	8.9	24.1	372	371	0.3
Bankruptcies		32	34	28	-5.9	14.3	129	139	-7.2
Proposals		66	56	51	17.9	29.4	243	232	4.7
Guelph	Ont.	108	103	116	4.9	-6.9	408	371	10.0
Bankruptcies		53	48	46	10.4	15.2	198	159	24.5
Proposals		55	55	70	0.0	-21.4	210	212	-0.9
London	Ont.	453	441	392	2.7	15.6	1,758	1,759	-0.1
Bankruptcies		186	160	158	16.3	17.7	695	733	-5.2
Proposals		267	281	234	-5.0	14.1	1,063	1,026	3.6
Windsor	Ont.	296	272	270	8.8	9.6	1,034	1,059	-2.4
Bankruptcies		131	115	116	13.9	12.9	469	451	4.0
Proposals		165	157	154	5.1	7.1	565	608	-7.1
Barrie	Ont.	222	183	210	21.3	5.7	815	762	7.0
Bankruptcies		56	72	76	-22.2	-26.3	277	302	-8.3
Proposals		166	111	134	49.5	23.9	538	460	17.0
Greater Sudbury	Ont.	231	208	223	11.1	3.6	878	918	-4.4
Bankruptcies		88	81	92	8.6	-4.3	339	367	-7.6
Proposals		143	127	131	12.6	9.2	539	551	-2.2
Thunder Bay	Ont.	102	94	84	8.5	21.4	375	336	11.6
Bankruptcies		63	60	49	5.0	28.6	230	189	21.7
Proposals		39	34	35	14.7	11.4	145	147	-1.4
Winnipeg	Man.	507	445	450	13.9	12.7	1,896	1,687	12.4
Bankruptcies		246	210	246	17.1	0.0	908	879	3.3
Proposals		261	235	204	11.1	27.9	988	808	22.3
Regina	Sask.	212	259	218	-18.1	-2.8	896	813	10.2
Bankruptcies		57	68	74	-16.2	-23.0	230	269	-14.5
Proposals		155	191	144	-18.8	7.6	666	544	22.4

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Saskatoon	Sask.	286	223	228	28.3	25.4	993	924	7.5
Bankruptcies		104	93	108	11.8	-3.7	391	432	-9.5
Proposals		182	130	120	40.0	51.7	602	492	22.4
Calgary	Alta.	1,264	1,232	1,071	2.6	18.0	4,982	4,551	9.5
Bankruptcies		415	406	373	2.2	11.3	1,683	1,529	10.1
Proposals		849	826	698	2.8	21.6	3,299	3,022	9.2
Edmonton	Alta.	1,197	1,101	1,123	8.7	6.6	4,661	4,314	8.0
Bankruptcies		362	345	403	4.9	-10.2	1,475	1,605	-8.1
Proposals		835	756	720	10.4	16.0	3,186	2,709	17.6
Kelowna	B.C.	140	121	128	15.7	9.4	554	512	8.2
Bankruptcies		45	58	53	-22.4	-15.1	229	218	5.0
Proposals		95	63	75	50.8	26.7	325	294	10.5
Abbotsford	B.C.	92	84	109	9.5	-15.6	358	394	-9.1
Bankruptcies		33	35	43	-5.7	-23.3	147	167	-12.0
Proposals		59	49	66	20.4	-10.6	211	227	-7.0
Vancouver	B.C.	1,144	1,091	1,085	4.9	5.4	4,623	4,607	0.3
Bankruptcies		377	410	362	-8.0	4.1	1,646	1,675	-1.7
Proposals		767	681	723	12.6	6.1	2,977	2,932	1.5
Victoria	B.C.	281	236	236	19.1	19.1	1,040	937	11.0
Bankruptcies		79	79	82	0.0	-3.7	352	352	0.0
Proposals		202	157	154	28.7	31.2	688	585	17.6

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
St. John's	N.L.	6	1	4	500.0	50.0	13	23	-43.5
Bankruptcies		4	1	1	300.0	300.0	11	13	-15.4
Proposals		2	0	3	n/a	-33.3	2	10	-80.0
Halifax	N.S.	5	10	4	-50.0	25.0	30	27	11.1
Bankruptcies		5	6	3	-16.7	66.7	22	24	-8.3
Proposals		0	4	1	-100.0	-100.0	8	3	166.7
Moncton	N.B.	2	3	11	-33.3	-81.8	8	17	-52.9
Bankruptcies		1	2	4	-50.0	-75.0	6	8	-25.0
Proposals		1	1	7	0.0	-85.7	2	9	-77.8
Saint John	N.B.	3	0	2	n/a	50.0	9	8	12.5
Bankruptcies		3	0	1	n/a	200.0	9	7	28.6
Proposals		0	0	1	n/a	-100.0	0	1	-100.0
Saguenay	Que.	12	1	13	1100.0	-7.7	32	32	0.0
Bankruptcies		11	1	11	1000.0	0.0	25	26	-3.8
Proposals		1	0	2	n/a	-50.0	7	6	16.7
Québec	Que.	68	61	59	11.5	15.3	235	242	-2.9
Bankruptcies		56	43	44	30.2	27.3	177	193	-8.3
Proposals		12	18	15	-33.3	-20.0	58	49	18.4
Sherbrooke	Que.	10	6	5	66.7	100.0	33	31	6.5
Bankruptcies		10	4	4	150.0	150.0	31	27	14.8
Proposals		0	2	1	-100.0	-100.0	2	4	-50.0
Trois-Rivières	Que.	13	10	15	30.0	-13.3	51	59	-13.6
Bankruptcies		8	9	8	-11.1	0.0	34	47	-27.7
Proposals		5	1	7	400.0	-28.6	17	12	41.7
Montréal	Que.	285	249	276	14.5	3.3	1,069	1,084	-1.4
Bankruptcies		221	191	204	15.7	8.3	817	797	2.5
Proposals		64	58	72	10.3	-11.1	252	287	-12.2
Ottawa - Gatineau	Ont./ Que.	46	28	31	64.3	48.4	152	137	10.9
Bankruptcies		33	21	21	57.1	57.1	112	96	16.7
Proposals		13	7	10	85.7	30.0	40	41	-2.4
Kingston	Ont.	1	1	0	0.0	n/a	6	2	200.0
Bankruptcies		0	1	0	-100.0	n/a	5	1	400.0
Proposals		1	0	0	n/a	n/a	1	1	0.0
Peterborough	Ont.	1	2	1	-50.0	0.0	4	5	-20.0
Bankruptcies		1	2	1	-50.0	0.0	4	2	100.0
Proposals		0	0	0	n/a	n/a	0	3	-100.0
Oshawa	Ont.	8	3	9	166.7	-11.1	29	24	20.8
Bankruptcies		7	2	9	250.0	-22.2	25	21	19.0
Proposals		1	1	0	0.0	n/a	4	3	33.3

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Toronto	Ont.	130	118	115	10.2	13.0	491	434	13.1
Bankruptcies		86	88	75	-2.3	14.7	351	303	15.8
Proposals		44	30	40	46.7	10.0	140	131	6.9
Hamilton	Ont.	14	7	14	100.0	0.0	45	52	-13.5
Bankruptcies		8	5	10	60.0	-20.0	32	38	-15.8
Proposals		6	2	4	200.0	50.0	13	14	-7.1
St. Catharines - Niagara	Ont.	4	4	9	0.0	-55.6	21	25	-16.0
Bankruptcies		3	4	6	-25.0	-50.0	16	19	-15.8
Proposals		1	0	3	n/a	-66.7	5	6	-16.7
Kitchener	Ont.	6	4	4	50.0	50.0	15	19	-21.1
Bankruptcies		5	4	4	25.0	25.0	13	15	-13.3
Proposals		1	0	0	n/a	n/a	2	4	-50.0
Brantford	Ont.	2	2	4	0.0	-50.0	9	12	-25.0
Bankruptcies		0	1	3	-100.0	-100.0	5	10	-50.0
Proposals		2	1	1	100.0	100.0	4	2	100.0
Guelph	Ont.	2	2	4	0.0	-50.0	6	9	-33.3
Bankruptcies		2	2	3	0.0	-33.3	5	8	-37.5
Proposals		0	0	1	n/a	-100.0	1	1	0.0
London	Ont.	8	4	6	100.0	33.3	24	26	-7.7
Bankruptcies		5	1	4	400.0	25.0	15	16	-6.3
Proposals		3	3	2	0.0	50.0	9	10	-10.0
Windsor	Ont.	8	7	6	14.3	33.3	21	17	23.5
Bankruptcies		7	6	4	16.7	75.0	17	12	41.7
Proposals		1	1	2	0.0	-50.0	4	5	-20.0
Barrie	Ont.	6	7	2	-14.3	200.0	17	8	112.5
Bankruptcies		5	5	1	0.0	400.0	14	6	133.3
Proposals		1	2	1	-50.0	0.0	3	2	50.0
Greater Sudbury	Ont.	3	1	0	200.0	n/a	8	3	166.7
Bankruptcies		1	1	0	0.0	n/a	4	1	300.0
Proposals		2	0	0	n/a	n/a	4	2	100.0
Thunder Bay	Ont.	1	0	1	n/a	0.0	6	3	100.0
Bankruptcies		1	0	1	n/a	0.0	5	3	66.7
Proposals		0	0	0	n/a	n/a	1	0	n/a
Winnipeg	Man.	4	4	3	0.0	33.3	17	17	0.0
Bankruptcies		4	4	3	0.0	33.3	17	15	13.3
Proposals		0	0	0	n/a	n/a	0	2	-100.0
Regina	Sask.	10	11	11	-9.1	-9.1	41	28	46.4
Bankruptcies		6	5	10	20.0	-40.0	23	17	35.3
Proposals		4	6	1	-33.3	300.0	18	11	63.6

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2018	Q3 2018	Q4 2017	Q3 2018 to Q4 2018	Q4 2017 to Q4 2018	12-31-2018	12-31-2017	% Change
Saskatoon	Sask.	4	1	18	300.0	-77.8	21	39	-46.2
Bankruptcies		3	1	17	200.0	-82.4	13	35	-62.9
Proposals		1	0	1	n/a	0.0	8	4	100.0
Calgary	Alta.	15	26	21	-42.3	-28.6	76	82	-7.3
Bankruptcies		13	19	16	-31.6	-18.8	57	61	-6.6
Proposals		2	7	5	-71.4	-60.0	19	21	-9.5
Edmonton	Alta.	17	13	15	30.8	13.3	58	70	-17.1
Bankruptcies		15	9	6	66.7	150.0	38	36	5.6
Proposals		2	4	9	-50.0	-77.8	20	34	-41.2
Kelowna	B.C.	0	0	0	n/a	n/a	4	6	-33.3
Bankruptcies		0	0	0	n/a	n/a	3	5	-40.0
Proposals		0	0	0	n/a	n/a	1	1	0.0
Abbotsford	B.C.	2	3	1	-33.3	100.0	9	7	28.6
Bankruptcies		2	3	0	-33.3	n/a	9	6	50.0
Proposals		0	0	1	n/a	-100.0	0	1	-100.0
Vancouver	B.C.	17	10	23	70.0	-26.1	50	95	-47.4
Bankruptcies		9	7	13	28.6	-30.8	33	77	-57.1
Proposals		8	3	10	166.7	-20.0	17	18	-5.6
Victoria	B.C.	3	1	1	200.0	200.0	6	9	-33.3
Bankruptcies		1	1	1	0.0	0.0	3	7	-57.1
Proposals		2	0	0	n/a	n/a	3	2	50.0